

said at least one customer agent [(201)] and merchant agent [(200)], said at least one account manager [(202)], and said at least one mediating trusted agent [(203)] being interconnectable by a communications network, said merchant agent [(200)] receives an order of goods/service from said customer agent [(201)]; [characterised] characterized by the further steps of:

a customer account manager [(202)] receiving an initiation message sent from said customer agent [(201)], said message including data for registration of said customer agent [(201)], and order information; and providing said customer agent [(201)] with account data during a trading session being established between said customer agent [(201)] and said merchant agent [(200)] over the network;

said customer account manager [(202)] amending and forwarding said initiation message to said mediating trusted agent [(203)] for registration of said customer, and delivering of a deposit;

said mediating trusted agent [(203)] sending an information message including said deposit to said merchant agent [(200)]; and

when the value of at least one purchase amounts to the value of the deposit, or by instructions from said customer agent [(201)] or merchant agent, the trading session is stopped.

2. (*Amended*) A method according to claim 1, [characterised] characterized in that a plurality of purchase orders is executed within limit of said deposit.

3. (*Amended*) A method according to claim 1 [or 2], [characterised] characterized in that said initiation message further comprises the amount of the deposit, a transaction identity, the identity of the merchant and the identity of the merchant's operator for locating a proper mediating trusted agent [(203)].

4. (*Amended*) A method according to claim 3, [characterised] characterized in that said amended initiation message comprises the deposit in the customer currency, a customer identifier, said transaction identity, and the identity of the merchant.

5. (*Amended*) A method according to claim 4, [characterised] characterized in that said information message comprises the deposit in the currency of the merchant, a trading session identity, and said customer identifier.

6. (*Amended*) A method according to claim 1 [any of the preceding claims], [characterised] characterized in that, after the step of said mediating trusted agent [(203)] sending an information message, it comprises the further step of:

said merchant acknowledging the customer and the associated deposit to said mediating trusted agent [(203)].

7. (*Amended*) A method according to claim 6, [characterised] characterized by the further step of:

said mediating trusted agent [(203)] acknowledging the customer and the associated deposit to said customer account manager [(202)].

8. (*Amended*) A method according to claim 7, [characterised] characterized in that said acknowledging including the current exchange rate and that said customer account manager [(202)] forwarding said exchange rate to the customer agent [(201)].

9. (*Amended*) A method according to claim 1 [any of the preceding claims], [characterised] characterized in that the step of said customer account manager [(202)] amending and forwarding said initiation message to said mediating trusted agent [(203)] further comprises the substep of:

vouching for the customer.

10. (*Amended*) A method according to claim 1 [any of the preceding claims], [characterised] characterized in that the step of stopping the trading session further comprises the substep of:

said merchant agent [(200)] receiving a trading session terminate message sent by said customer agent [(201)] or a timeout.

11. (*Amended*) A method according to claim 10, [characterised] characterized by the further steps of:

said customer account manager [(202)] sending a customer transaction record to said mediating trusted agent [(203)];

said merchant agent [(200)] sending a merchant transaction record to the mediating trusted agent [(203)];

said mediating trusted agent [(203)] comparing and evaluating said transaction records, resulting in clearing information;

said mediating trusted agent [(203)] sending said clearing information to said customer account manager [(202)] and a merchant account manager [(204)], respectively; and

said customer account manager [(202)] and a merchant account manager, respectively, sending said clearing information to said customer and said merchant; based on said clearing information, processing said transaction records to a withdrawal record and a deposit record, respectively; storing the transaction records; and sending said withdrawal record to a customer billing system and said deposit record to a merchant billing system.

12. (*Amended*) A payment system for use in an electronic commerce system, comprising at least a customer agent [(201)] and a merchant agent [(200)], at least one account manager [(202,204)] associated with said agents for administration of customer accounts and merchant accounts, and at least a mediating trusted agent [(203)] associated with one of said account managers [(204)] and merchant agent [(200)] for checking transactions, for purchases made by a customer from a merchant,

said at least one customer agent [(201)] and merchant agent [(200)], said at least one account manager [(202)], and said at least one mediating trusted agent [(203)] being interconnectable by a communication network,

[characterised] characterized in that

said merchant agent [(200)] is adapted to receive an order of goods/service from said customer agent [(201)],

said customer account manager [(202)] is adapted to receive an initiation message sent from said customer agent [(201)], said message including data for registration of said customer agent [(201)], and order information; and to provide said customer agent [(201)] with account data during a trading session being established between said customer agent [(201)] and said merchant agent [(200)] over the network;

said customer account manager [(202)] is adapted to amend and forward said initiation message to said mediating trusted agent [(203)] for registration of said customer, and to deliver said deposit;

said mediating trusted agent [(203)] is adapted to send an information message including said deposit to said merchant agent [(200)]; and

said merchant agent [(200)] and/or customer agent [(201)] are adapted to stop the trading session by their on initiative or when the value of at least one purchase amounts to the value of the deposit.

13. (*Amended*) A payment system according to claim 12, [characterised] characterized in that said account manager [(202)] and said mediating trusted agent [(203)] are separate modules.

14. (*Amended*) A payment system according to claim 12 [or 13], [characterised] characterized in that a plurality of transactions is executable within the limit of said deposit.

15. (*Amended*) A payment system according to claim 12 [any of the claims 12-14], [characterised] characterized in that said initiation message further comprises the amount of the deposit, a transaction identity, the identity of the merchant and the identity of the merchant's operator for locating a proper mediating trusted agent [(203)].

16. (*Amended*) A payment system according to claim 15, [characterised] characterized in that said amended initiation message comprises the deposit in the customer currency, the customer currency, a customer identifier, said transaction identity, and the identity of the merchant.

17. (*Amended*) A payment system according to claim 16, [characterised] characterized in that said information message comprises the deposit in the currency of the merchant, a trading session identity, and said customer identifier.

18. (*Amended*) A payment system according to claim 12 [any of the claims 12-17], [characterised] characterized in that said merchant agent [(200)] is adapted to acknowledge the customer and the associated deposit to said mediating trusted agent [(203)].

19. (Amended) A payment system according to claim 18, [characterised] characterized in that said mediating trusted agent [(203)] is adapted to acknowledge the customer and the associated deposit to said customer account manager [(202)].

20. (Amended) A payment system according to claim 19, [characterised] characterized in that said acknowledging including the current exchange rate and that said customer account manager [(202)] is adapted to forward said exchange rate to the customer agent [(201)].

21. (Amended) A payment system according to claim 12 [any of the claims 12-20], [characterised] characterized in that said [said] customer account manager [(202)] is adapted to vouch for the customer.

22. (Amended) A payment system according to claim 12 [any of the claims 12-21], [characterised] characterized in that said merchant agent [(200)] is adapted to receive a trading session terminate message sent by said customer agent [(201)].

23. (Amended) A payment system according to claim 12 [any of the preceding claims], [characterised] characterized in that

said customer account manager [(202)] is adapted to receive a customer transaction record sent by said customer agent [(201)];

said customer account manager [(202)] is adapted to send said customer transaction record to said mediating trusted agent [(203)];

said merchant is adapted to send a merchant transaction record to the mediating trusted agent [(203)];

said mediating trusted agent [(203)] is adapted to compare and evaluating said customer and merchant transaction records and generate clearing information;

said mediating trusted agent [(203)] is adapted to send said clearing information to said customer account manager [(202)] and a merchant account manager connected to said mediating trusted agent [(203)] via said network, respectively;

said customer account manager [(202)] and a merchant account manager are adapted to send said clearing information to said customer and said merchant, respectively; based on said clearing information, process said transaction records to a withdrawal record and a

deposit record, respectively; store the transaction records; and sending said withdrawal record to a customer billing system and said deposit record to a merchant billing system.

24. (*Amended*) A method for secure delivery of electronic products over a communications network, wherein a merchant agent [(200)] receives and accepts a signed order form a consumer agent [(201)], [characterised] characterized by the further steps of:  
the merchant agent [(200)] encrypting the electronic product with a first key [(K2)];  
the merchant agent [(200)] signing and sending the encrypted electronic product and the product identity to the consumer agent [(201)] for verification;  
the merchant agent [(200)] receiving an acceptance message from the consumer and sending the first key [(K2)] to the customer agent for decryption of the electronic product.

25. (*Amended*) A method according to claim 24, [characterised] characterized by, before the step of sending the first key [(K2)] to the customer agent [(201)], the further step of:

the merchant agent [(200)] receiving a second key [(K1)] from the consumer via a mediating trusted agent [(203)], which signs the second key [(K1)] before delivery to the merchant agent [(200)].

26. (*Amended*) A method according to claim 25, [characterised] characterized in that the first encryption key [(K2)] is encrypted with the second key [(K1)] before the first key [(K2)] is sent to the customer agent [(201)].

27. A method according to claim 24, [characterised] characterized by, after the verification of the received electronic product by the customer agent [(201)], the further step of:

the merchant agent [(200)] receiving a not acceptance message from the customer agent; and

the merchant agent [(200)] initiating a re-sending of the electronic product.